
COMMUNICATIONS

WHAT CAN YOUR CLIENT EXPECT TO RECEIVE FROM IRISH LIFE

JANUARY 2017
FOR FINANCIAL ADVISER USE



INTRODUCTION

PORTUS CLIENT COMMUNICATIONS

There are a number of stages throughout the application process where your client will receive communications and documents from both you, their adviser, and Irish Life. It can sometimes be confusing to confirm what will be sent by whom and when. That's why we've put together this brief guide.

Throughout the document we have attempted to outline the communications at various stages and have included a summary below for your information and convenience.

PROCESS STAGE	WHAT IS PROVIDED	WHEN	HOW	SENDER
STAGE 1 Client/Adviser Meeting	Product Booklet Terms & Conditions Customer Information Notice Fund Guide	Point of Advice	Email or Print	Adviser
STAGE 2 Policy Submission by Adviser Firm	Online Services Log In ID Online Services Password Record of Conversation	Immediately Immediately Within 24 hours	Email (if we have email address) Text (if we have mobile number) Online or Paper*	Irish Life
STAGE 3 Post Policy Issue	Client Letter Policy Schedule Customer Specific CIN Fund Specific Guides (only where relevant) Welcome Pack Flyer	Within 24 hours	Online or Paper*	Irish Life
STAGE 4 Ongoing Communications	<u>Regular Communications</u> For Example Annual Benefit Statements Renewal Communications <u>Transaction Driven</u> For Example Fund Switch Confirmation Policy Alteration Confirmation Premium Alteration	Annually 1 day after transaction has been completed	Online or Paper* Online or Paper*	Irish Life Irish Life

Notes:

* How the client will receive communications is dependent on the method of communication chosen, when the policy is submitted.

STAGE 1

ADVISER — CLIENT MEETING

PRE-ADVICE DOCUMENTATION

These are provided to the client by the adviser before the policy application is submitted. These documents are available in your Literature Library and can be printed for your client or e-mailed directly to them via PORTUS.

They will also be available for your client to access in their online self service account under their plan correspondence section.

Product Booklet

A simple guide to how the plan works

Terms & Conditions

The “Nuts and Bolts” of the plan.
This outlines the rules of the policy

Customer Information Notice

Information on the policy and your clients rights as a customer

Fund Guide

A full list and information on the funds available for your client to invest in under this policy

APPLICATION FORM

The product specific application form is available in your PORTUS Literature Library. All information for the application can be captured on the form using the fillable form functionality.

We also have functionality for pre-populated forms, where the clients personal details can be pre-filled. These can be found under your client record.

COMMUNICATION METHOD

How and when your client will receive communication and documents will depend on their preferred communication method – online or paper post – which they can subsequently change at any time via their online account.

PAPER POST

Key communications are sent to the clients home address by Irish Life. They will have access to their online account where copies of the full suite of documents will also be stored.

ONLINE COMMUNICATIONS

All documents are stored in the online account, available to view any time. When new communications or documents are added, clients will receive an e-mail notification.

STAGE 2

POLICY SUBMISSION

When you are ready to proceed with the client's policy purchase, you will need to input the relevant details via PORTUS, and "Buy a Plan". Using the information captured in the application form, a simple data entry process follows. Once you are happy that all information is correct, the application will be submitted and the following communications issued to the client.

ONLINE ACCOUNT DETAILS

If your client has provided a mobile phone number and e-mail address, they will automatically be sent details to access their PORTUS online account.

- The temporary password, will be sent by text message to the number provided, within 1 hour of the policy submission.
- The link to their account and the Self Service ID will be sent by e-mail, also within 1 hour of the policy submission.

Both of these communications will be automatically sent by Irish Life, with the front end appearance of having come from the adviser.

RECORD OF CONVERSATION

At this point, a system generated report will also be produced and issued directly to your client. This report outlines all information that has been input to the PORTUS system to facilitate the purchase of the policy. It is essentially a record of the "conversation" for your client, and a quality assurance measure to ensure all information captured is correct and reflects the clients details and request.

A sample of the Record of Conversation can be viewed [here](#).

Subject: ABC Financial Services Portus Platform

Thank you for choosing ABC Financial Services to look after your financial needs.

Your new Self Service ID for access to ABC Financial Services Portus Platform is **1356234298**. You can use your Self Service ID or if you prefer your **email address**, to log in.

To access your ABC Financial Services Portus Platform Account you will also need your temporary password which will be sent by text message to you separately within the next 24 hours.

Once you have your password simply click on the following link to access your Account: <https://abcfinancialservices.portus.ie/client>

From there you will be shown how to register for your Portus Platform Account. Once you access your ABC Financial Services Portus Platform Account you will be asked to read and accept the terms and conditions which govern your use of this service.

You will need to register for ABC Financial Services Portus Platform before your temporary password expires. The details of the expiry date are included in your password text. Please keep a record of this Self Service ID in a safe place.

If you have any queries on this email please contact your ABC Financial Services Advisor at info@abc.ie

AN Other
ABC Financial Services.

Tel 12345678
Fax 12345678
Email info@abc.ie

Access ABC Financial Services Portus Platform through <https://abcfinancialservices.portus.ie/client>

ABC Financial Services is regulated by the Central Bank of Ireland.
ABC Financial Services Ltd is a company limited by shares, registered in Ireland with the number 12345.

Your temporary password for Portus Platform is SXVDWXEF. It expires in 5 days and replaces all previous passwords.

The image shows two overlapping application forms from Irish Life. The top form is titled 'Application Details' and contains sections for 'Details supplied for the Applicant', 'Personal Details', 'Contact Details', and 'Information for Your Broker/Adviser'. The bottom form is titled 'Personal Details' and contains sections for 'Personal Details', 'Financial Details', and 'Administrative Details'. Both forms have green headers and footers.

STAGE 3

POLICY ISSUE

Once all requirements have been received the policy will be “issued”. Within the following 24 hours, the clients policy documents will issue from Irish Life via the clients preferred method of communication:

- Online Communications, or
- Paper Post

POLICY DOCUMENTS

These documents will provide the client with information and details that are specific to them and their policy. If your client has selected online communications, they will receive an e-mail advising them that new documents are available to view in their online account.

Plan Schedule

A summary of the plan and its main features, like what funds have been chosen to invest in and the personal details we will hold on file.

Customer Information Notice

More in depth details of the policy including projections of future benefits

Details of Fees and Charges

That apply directly to the policy and chosen fund.

Additional Supports

These will depend on the type of policy that has been taken out. For example, if your client has invested in the Self Invested Fund or the Protected Consensus Markets Fund, they will receive an additional booklet with specific detail on this fund.

WELCOME PACK FLYER

We also enclose a flyer with all welcome packs issued by paper post. This flyer explains to the client why some pieces of literature, as outlined in their policy document, are not included in their pack, but have been provided to them already by you, their adviser. Click [HERE](#) to view the current flyer.

WHAT'S IN THE WELCOME PACK	
PAPER PACK	ONLINE PACK
Plan Schedule	Plan Schedule
Customer Information Notice	Customer Information Notice
Details of Fees and Charges	Details of Fees and Charges
Welcome Pack Flyer	Terms & Conditions
	Fund Guide
	Product Booklet

ONLINE ACCOUNT

Once your client has registered for their online self service facility, they will have access to view all correspondence and communications relating to their policy. As mentioned previously, all booklets and brochures which were provided to your client can be accessed here. They don't need to worry about losing or misplacing any important documents, it's their very own document store.

DETAILS OF FEES AND CHARGES

Details of the various fees and charges applicable to your clients plan will be outlined in the policy documents. We have outlined an example of how these charges are displayed for your customer.

Details of other charges						
Single contribution charges						
Fund(s) Chosen	Unit Price	Units purchased	Fund Split	Yearly Fund Charge	Yearly Plan Charge	Total
Irish Property Fund (Irish Prop)	€1.500	61,086.81	28.00%	0.950%	0.150%	1.100%
Protected Consensus Markets Fund	€1.363	105,462.22	44.00%	1.550%	0.150%	1.700%
Setanta Global Equity Fund	€1.437	63,764.94	28.00%	0.950%	0.150%	1.100%

YEARLY FUND CHARGE

Deducted daily, and reflected in the price of the fund. Made up of Platform charge, Fund Charge and Adviser Charge

YEARLY PLAN CHARGE

Whether or not a yearly plan charge will apply depends on the commission profile chosen. Units are deducted on a monthly basis from the clients fund.

POLICY DOCUMENTS

To view samples of the various policy documents your clients will receive from Irish Life, please click on the buttons below:.

[PERSONAL PENSION](#)

[COMPANY PENSION](#)

[PRB](#)

[ARF/AMRF](#)

[INVESTMENT BOND](#)

[INVESTMENT ONLY](#)

CHOOSING ONLINE COMMUNICATIONS

WHY CHOOSE ONLINE COMMUNICATIONS?

As more people choose to manage their affairs online, we're pleased to say that clients can access their policy documentation online via their online account. If having all plan communications and documents in one secure, online and personal place sounds appealing to your client, going paperless may be for them.

By going paperless, they'll be able to see their documents as soon as they're available, so no more waiting for the post. To make sure they don't miss anything important, we'll send an email whenever a new document is added to their online account.

Over time the secure document store in their online account will build up a complete record of all plan documents. Everything is stored together, and it's all in one place. So they don't need to worry about misplacing anything.

WHAT DO THEY NEED TO GO ONLINE?

What do we need?	And why?
mobile phone number:	To text their temporary password
email address:	To send the link to access their account and their log in id
All clients who provide a mobile phone number and email address when setting up their first plan will automatically be sent log in details to their online account	

ALL TEXTS AND EMAILS WILL APPEAR TO COME FROM YOU

Your temporary password for your ABC Ltd online account is CGS1896 (case sensitive). It expires in 5 days and replaces all previous passwords.

From: info@abc.ie To: joebloggs@nomail.ie CC: Subject: ABC Ltd online account
Thank you for choosing ABC Ltd to look after you financial needs. Your new Self Service ID for access to your online account is 123456789. You can use your Self Service ID , or if you prefer, your email address to log in to your online account.

REMEMBER: EVEN IF YOUR CLIENT CHOOSES ONLINE COMMUNICATIONS YOU CAN STILL RECEIVE THE ORIGINAL POLICY SCHEDULE.
ASK US FOR MORE DETAILS

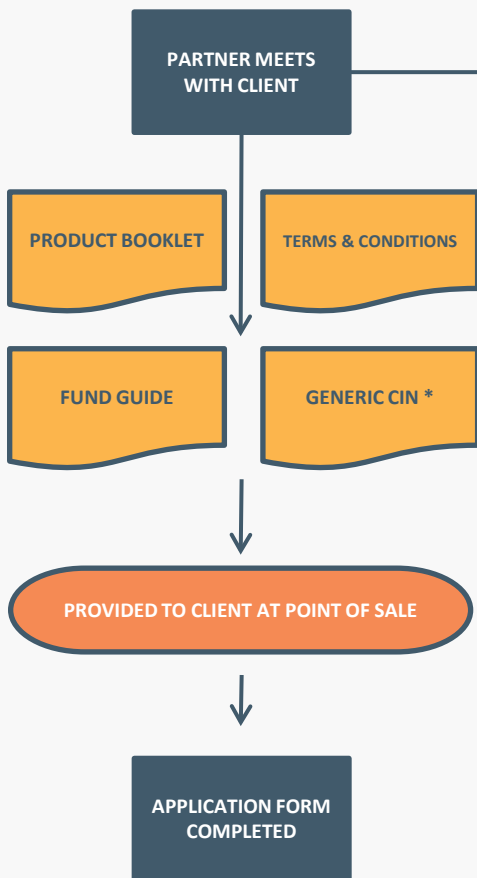
ONGOING COMMUNICATIONS

Below, we have illustrated the various types of standard correspondence, including details of when it will issue.

Document	Notes	Issues to:	Issues when?
Record of Conversation	Generates automatically once the case has been input and submitted. It captures all information entered via PORTUS and effectively records the “conversation” or data capture process	Customer	Same day as case is input
Policy Documents	Upon policy issue, policy documents will generate automatically and are issued directly to the customer	Customer	The day after the policy issues on our systems
Annual Benefit Statement	ABS will issue directly from Irish Life to the client. ABS also includes notification of any pending indexations on the policy.	Customer Trustee	Within 6 weeks of the anniversary/renewal date of the policy
Pre-Renewal Communication Cash Customers	Where a customer has chosen to pay their regular premium on an annual basis, by cheque, a pre-renewal communication will issue to the customer confirming the premium amount and due date.	Customer	Within 3-4 weeks of the premium due date
Pre-Renewal Communication Company Pensions	Confirms the upcoming anniversary/renewal of the plan, and provides general policy information. Notifies trustees of the upcoming Annual Benefit Statement	Trustees	Within 1 month of the anniversary/renewal date of the policy
Maturity Notifications	Issued in respect of pre-retirement pension arrangements. 2 letters will generally issue. 1. Pre-maturity notification 2. Maturity notification	Customer Trustee	Pre Maturity – 6 weeks prior to maturity date Maturity - within 1-2 weeks of actual maturity date.
Client Servicing Communication Ad Hoc and transaction driven	P60's – in respect of taxable payments from an ARF/AMRF/Vested PRSA	Customer	Every February
	Imputed Distribution – customers payment (cheque) and payslip accompanied by frequently asked questions document	Customer	Every December
	Plan Alterations – pup's, skips, address change, direct debit amendment etc.	Customer	1 day after alteration has been completed
	New Business – Single Premiums and Transfer In	Customer	1 day after application of funds

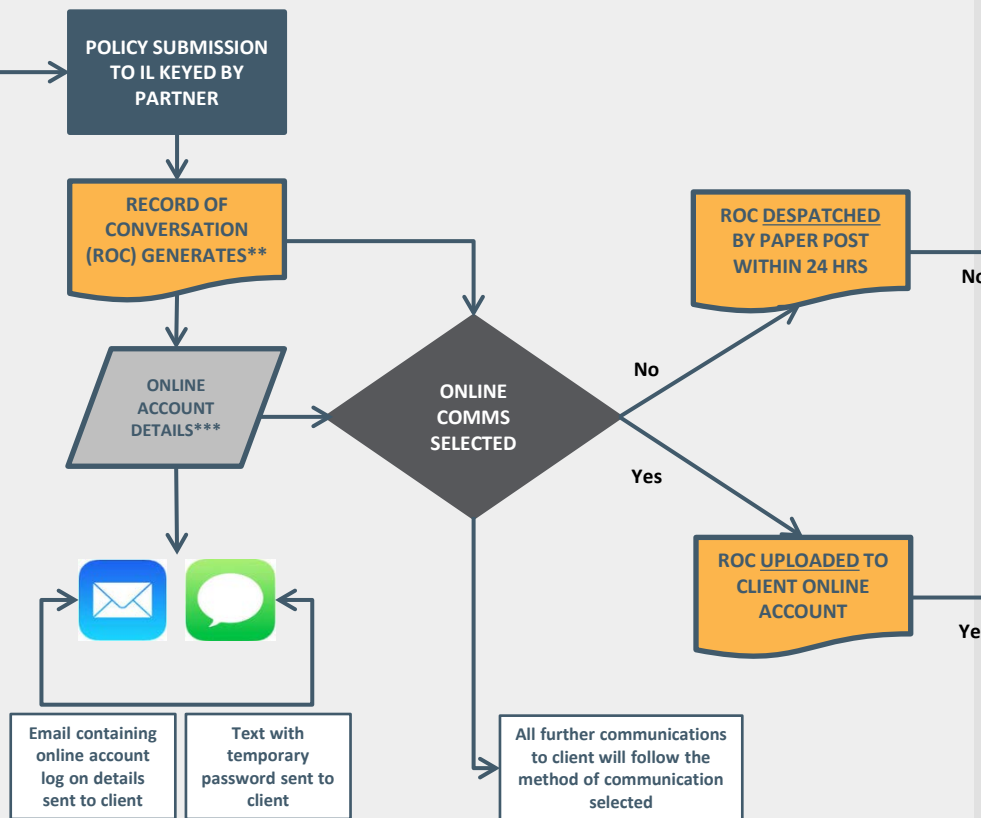
STAGE 1

CLIENT MEETING



STAGE 2

POLICY SUBMISSION



STAGE 3

POLICY ISSUE



Partner Defined – assume same day

Same Day

Within 24 Hrs

Within 24 Hrs of policy issue

*Generic CIN meets intermediary requirements under Section 6(1) and 7(1) (3) of the Life Assurance (Provision of Information) Regulations 2001

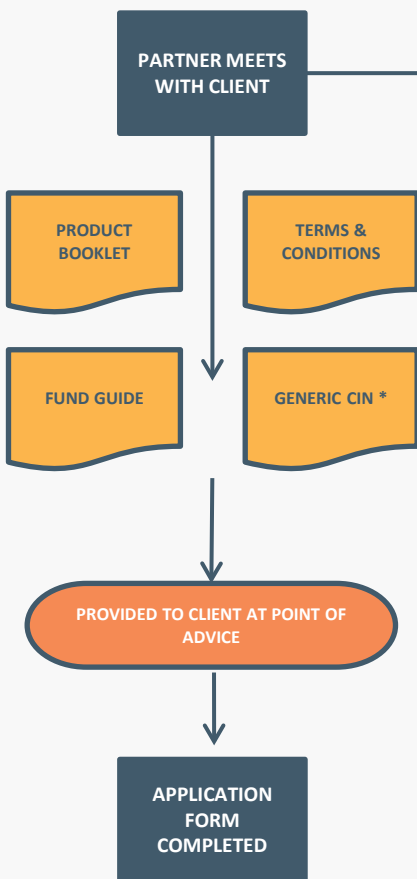
**A record of conversation will generate on all policies which are input by the partner. It acts as a quality measure for both the partner and the client, to ensure that all information entered as part of policy submission is correct, providing an opportunity for any necessary corrections prior to policy issue.

*** Online account details will issue to all clients who have disclosed their mobile phone number and e-mail as part of the application submission. This is automated and will issue regardless of the method of communication chosen (Paper Post or Online Communications)

**** Welcome Pack Flyer will indicate that certain documents or booklets which have been outlined in their covering letter will be missing from their pack.

Copies of all documentation will be sent to the partner via their chosen method of communication. All documentation (client and partner) can be viewed under the PORTUS client record

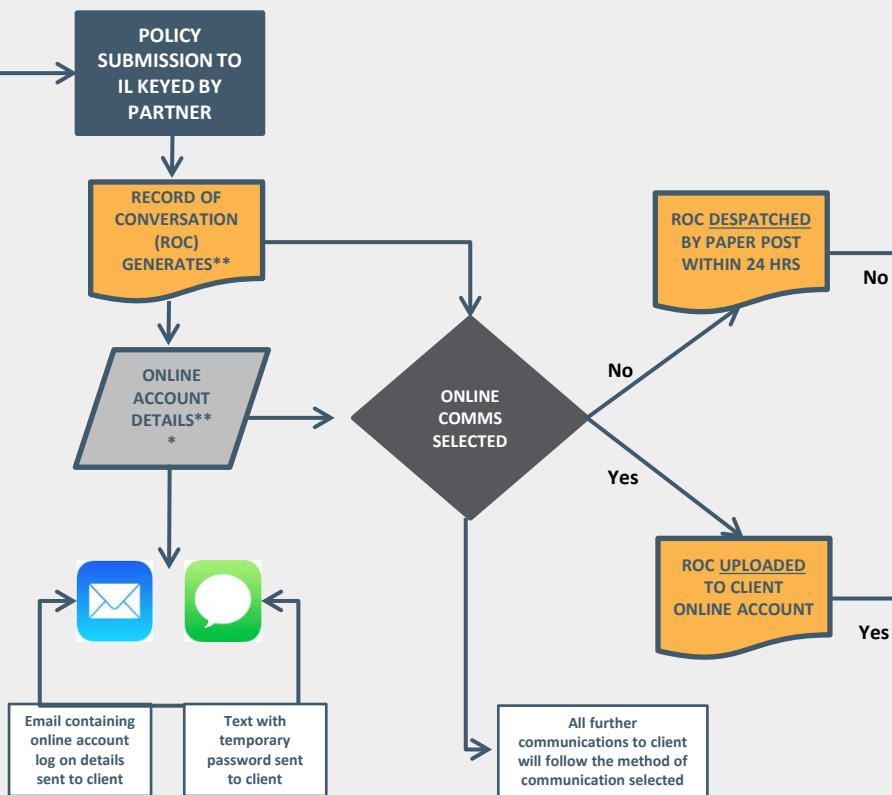
STAGE 1 CLIENT MEETING



Partner Defined – assume same day

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STAGE 2 POLICY SUBMISSION



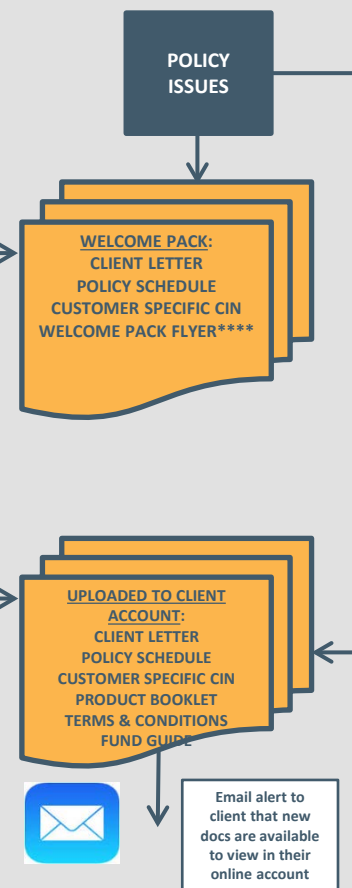
Same Day

Within 24 Hrs

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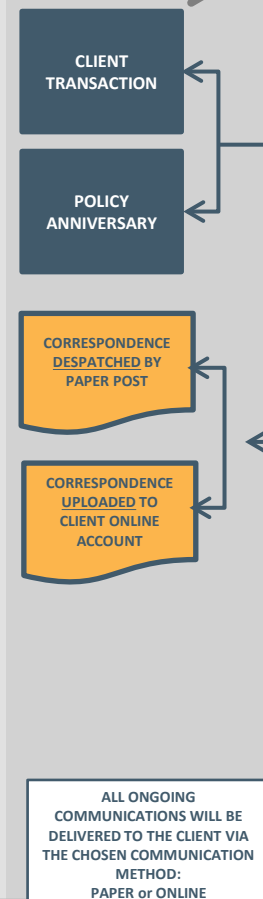
STAGE 3 POLICY ISSUE



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STAGE 4 ONGOING



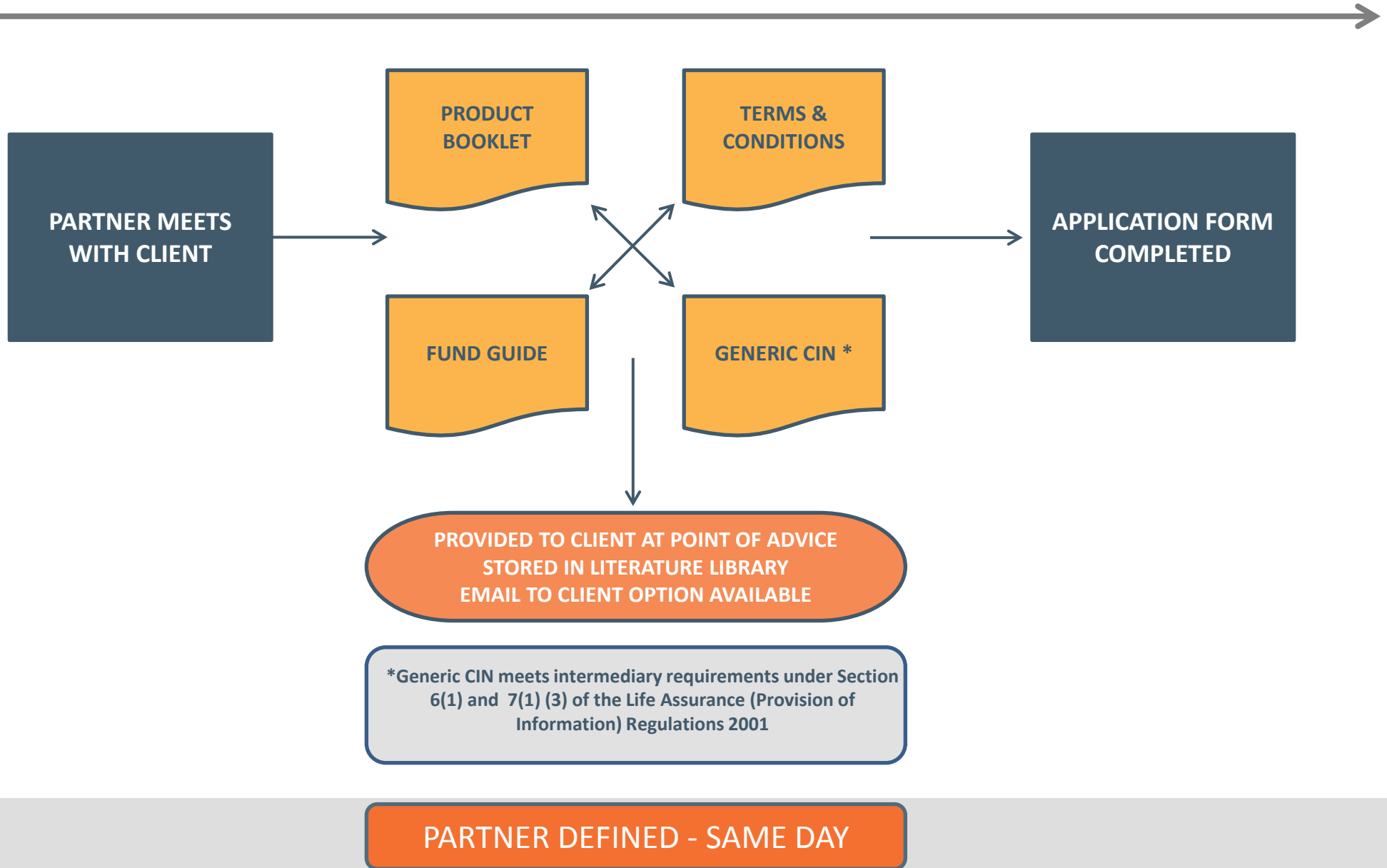
Ad Hoc

The client can update the method of communication at any time via their online account.

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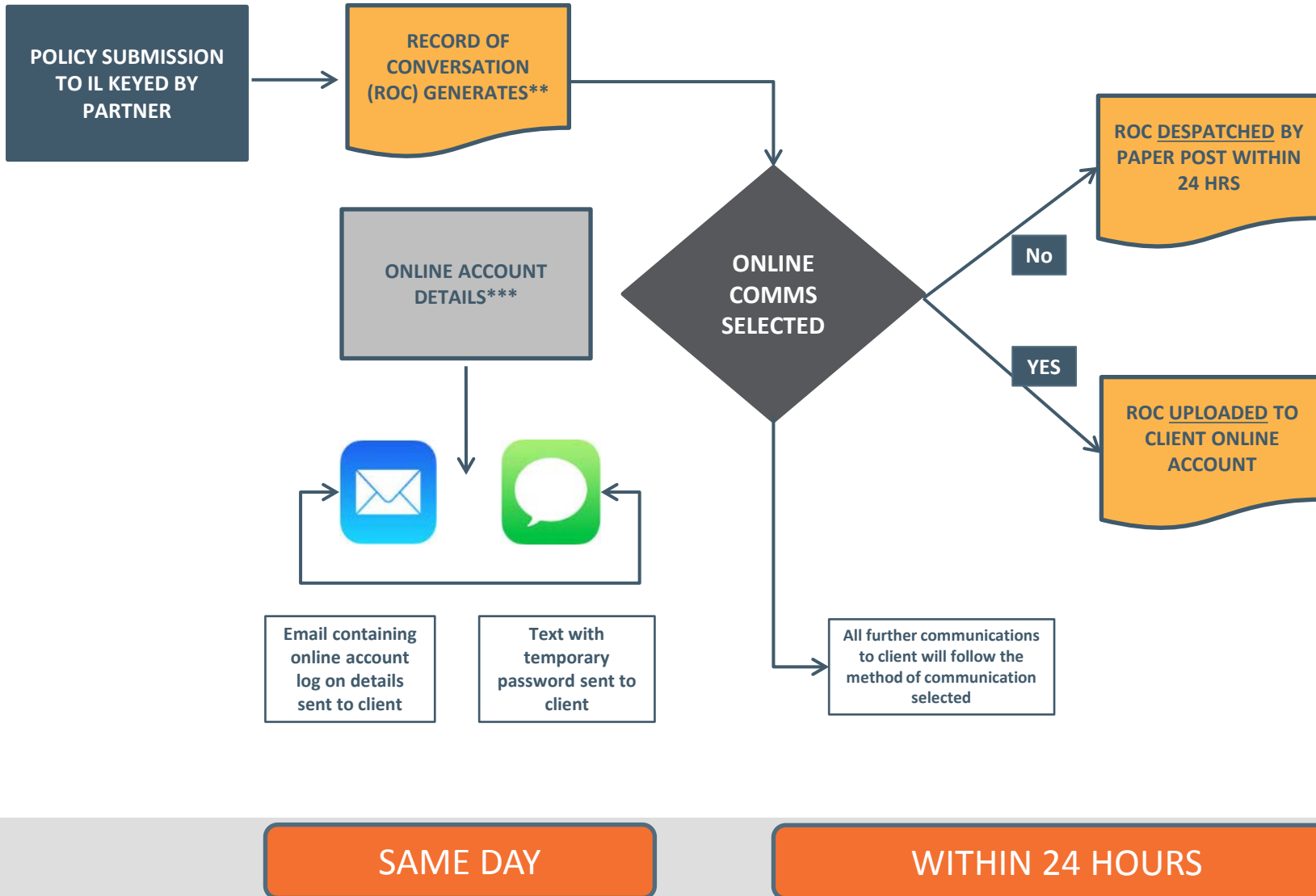
STAGE 1

CLIENT MEETING



STAGE 2

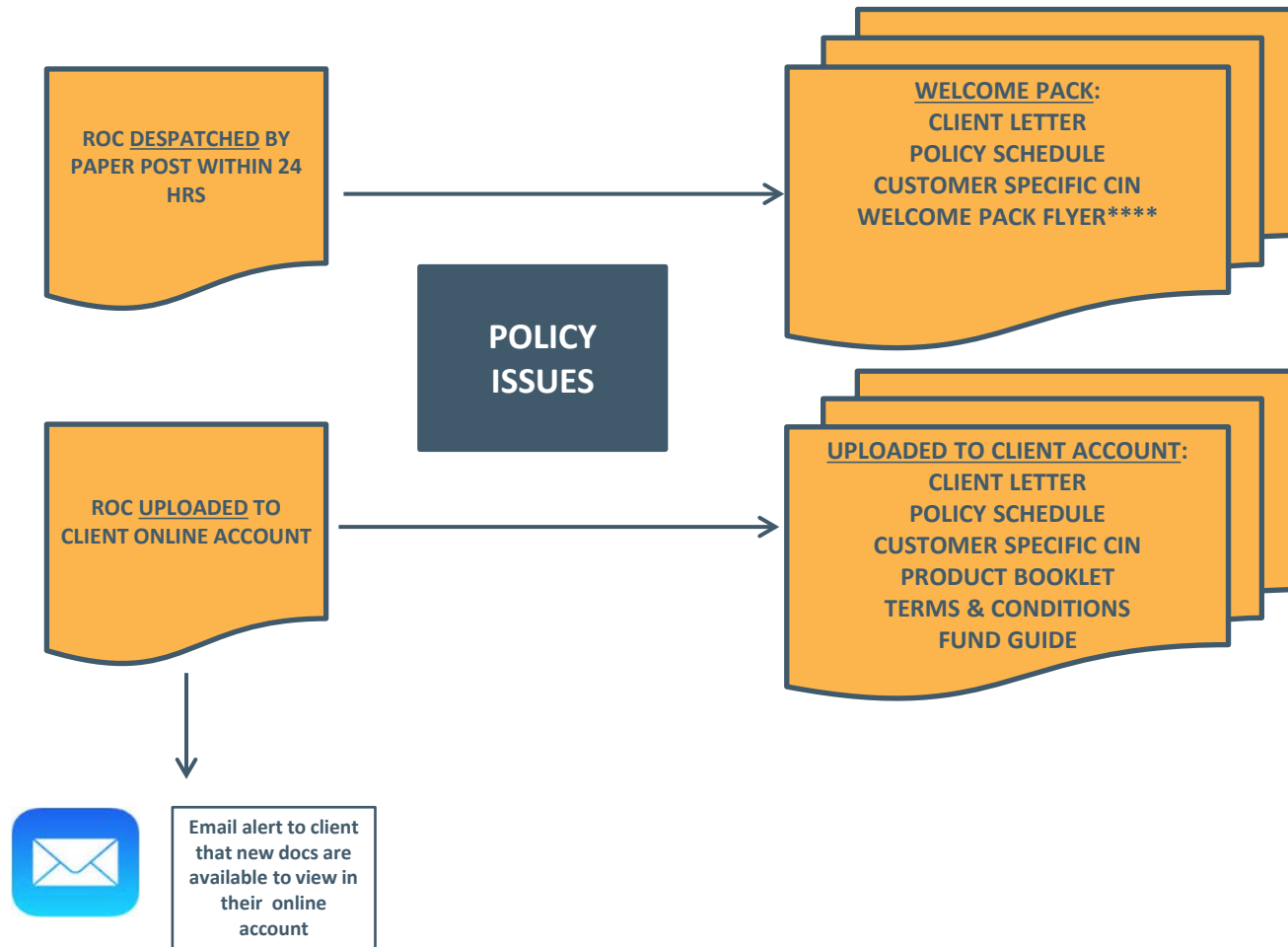
POLICY SUBMISSION



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STAGE 3

POLICY ISSUE



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All documentation (client and partner) can be viewed under the PORTUS client record

PORTUS IS A REGISTERED TRADEMARK OF IRISH LIFE
IRISH LIFE ASSURANCE PLC IS REGULATED BY THE CENTRAL BANK OF IRELAND

INFORMATION IS CORRECT AS AT APRIL 2016